

Information to identify the case:

Debtor 1	<u>Keith B. Ludwick</u>	Social Security number or ITIN	xxx-xx-9314
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-21961-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Keith B. Ludwick

2/8/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Keith B. Ludwick
 Debtor

Case No. 18-21961-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Feb 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2019.

db #Keith B. Ludwick, 9 Old Landing Rd, Mantua, NJ 08051-1531
 cr +Parke Bank, Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205,
 Mount Laurel, NJ 08054-2200
 517614857 2820 Mt Ephraim Ave LLC, 2820 Mt Ephraim Ave, Camden, NJ 08104-3214
 517614858 +Anthony Calzaretto, 401 Cooper Landing Rd, Cherry Hill, NJ 08002-2517
 517614852 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91413-0848)
 517614840 Dominic Marianni, c/o Louis Capelli Esq, 1010 Kings Hwy S Bldg 2,
 Cherry Hill, NJ 08034-2526
 517614846 Emergency Care Services of NJ, PO Box 360, Trenton, NJ 08625-0360
 517614859 Haddon Farmer's Mkt LLC, 2820 Mount Ephraim Ave, Camden, NJ 08104-3214
 517614860 John Dinasio, 52 Bennett Dr, Stanton Island, NY 10309
 517614856 +John Calzaretto, 459 Route 38W, Maple Shade, NJ 08052-2060
 517614842 +Katelyn V Lundberg-Ludwick, 9 Old Landing Rd, Mantua, NJ 08051-1531
 517614861 LSQ Beverage Co, 2820 Mount Ephraim Ave, Camden, NJ 08104-3214
 517588452 M & D TSC LLC IN C/O, kml law group, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 517614853 #Midwest Recovery Systems, 2747 W Clay St, Saint Charles, MO 63301-2557
 517590322 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517614841 Parke Bank, 1150 Haddon Ave, Collingswood, NJ 08108-2003
 517614847 #Progressive Financial Services Inc, PO Box 22083, Tempe, AZ 85285-2083
 517614848 Thomas Jefferson Hospital, 132 S 5th St, Philadelphia, PA 19106-3309
 517614854 #+Trident Asset Mgt, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230
 517614850 +US Dept of Education, PO Box 7860, Madison, WI 53707-7860
 517614849 Underwood Memorial Hospital, 509 N Broad St, Woodbury, NJ 08096-1617
 517614862 William EPP, 2820 Mount Ephraim Ave, Camden, NJ 08104-3214

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Feb 09 2019 05:04:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2019 00:40:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2019 00:40:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: bankruptcy@fult.com Feb 09 2019 00:42:24 Fulton Bank of New Jersey,
 533 Fellowship Road, Suite 250, Mount Laurel, NJ 08054-3411
 517614839 +E-mail/Text: bankruptcy@fult.com Feb 09 2019 00:42:24 Bank of Gloucester County,
 100 Park Ave, Woodbury, NJ 08096-3561
 517614844 EDI: CAPITALONE.COM Feb 09 2019 05:03:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 517614845 EDI: RCSFNBMARIN.COM Feb 09 2019 05:03:00 Credit One Bank, PO Box 98875,
 Las Vegas, NV 89193-8875
 517614843 E-mail/Text: bknotices@sns.com Feb 09 2019 00:42:00 SN Servicing Corporation, 323 5th St,
 Eureka, CA 95501-0305
 517614855 +E-mail/PDF: ais.sierra.ebn@americaninfosource.com Feb 09 2019 00:37:31 Sierra Auto,
 5005 LBJ Freeway, Dallas, TX 75244-6145
 517603644 +EDI: AISACG.COM Feb 09 2019 05:03:00 Sierra Auto Finance, LLC, AIS Portfolio Services, LP,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517614851 EDI: VERIZONCOMB.COM Feb 09 2019 05:03:00 Verizon, 500 Technology Dr, Ste 30,
 Weldon Spring, MO 63304-2225

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 33

Date Rcvd: Feb 08, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor M&D TSC LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
James D. Donnelly on behalf of Creditor Fulton Bank of New Jersey james.d@donnlaw.com,
jim.donnlaw@gmail.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Kevin Gordon McDonald on behalf of Creditor M&D TSC LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kyle Francis Eingorn on behalf of Creditor Parke Bank keingorn@dbblegal.com
Mark S Cherry on behalf of Debtor Keith B. Ludwick mc@markcherrylaw.com,
dot@markcherrylaw.com;bankruptcy@markcherrylaw.com;G9657@notify.cincompass.com
Michael E. Brown on behalf of Creditor Parke Bank mbrown@dbblegal.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8